



DEPARTMENT OF THE AIR FORCE  
PACIFIC AIR FORCES

JUN 22 2010

MEMORANDUM FOR ALL YOKOTA AIR BASE PERSONNEL

FROM: 374 AW/CC

SUBJECT: Medical Insurance Coverage in Japan for Visitors

1. As the installation commander, I am responsible for the safety and well-being of all Yokota Airmen, their families, and visitors. In the past, visitors to Yokota Air Base were hospitalized at Host Nation medical facilities while lacking medical insurance and a means of payment for care. These facilities provide essential services for the base population not available at our Military Treatment Facilities, and continued non-payment could potentially lead to loss of these important services.
2. When friends and family have serious medical problems while visiting Japan, finding suitable medical care can be both difficult and expensive. Unless visitors are properly insured, the cost of emergency medical care, hospitalization, and/or aeromedical evacuation can exceed \$120,000. Visitors should be aware that many US medical insurance companies, including Medicare and Medicaid, will not pay for care outside of the United States.
3. The 374th Airlift Wing is committed to maintaining strong relationships with our host-nation medical facilities and ensuring the safety of our assigned personnel and visitors. To meet this goal, all visitors, defined as friends and family members who are not on orders or otherwise affiliated with the Department of Defense, must provide written proof of healthcare insurance valid in Japan to obtain a base pass for more than 24 hours. This process is described in attachment 1. Healthcare insurance policies must include emergency medical expenses and medical evacuation coverage for the duration of the visitor's pass. A list of companies that provide traveler's insurance is provided at attachment 2.
4. This policy supersedes my previous policy letter, same subject, and remains in effect until rescinded.

A handwritten signature in black ink, appearing to read "P. E. Feather", is positioned above the typed name.

PAUL E. FEATHER, Colonel, USAF  
Commander  
374th Airlift Wing

2 Attachments:

1. Multi-Day Base Pass Coordination Process
2. Obtaining Traveler's Insurance

## **MULTI-DAY BASE PASS COORDINATION PROCESS**

In accordance with 374 AW/CC's policy letter entitled "Medical Insurance Coverage in Japan for Visitors" and dated 22 Jun 10, all sponsored guests visiting Yokota AB must provide proof of medical insurance valid in Japan prior to obtaining a base pass that is valid for more than 24 hours.

### **PROCEDURES BEFORE GUEST ARRIVES:**

Sponsors must coordinate proof of visitor's medical insurance coverage in Japan with the TRICARE & Patient Administration (TOPA) office, and are encouraged to do so before the visitor has arrived. There are three ways to obtain proper paperwork from the TOPA office prior to the arrival of guests. In order of preference, they are:

- Option 1: Scan proof of insurance and email it to the 374mdss.topaflight@yokota.af.mil. TOPA will provide insurance verification letter (or request additional info) via email within one duty day.
- Option 2: Fax proof of insurance to DSN 225-6607 or COMM 042-55-22510, after tone dial 6607. TOPA will provide insurance verification letter (or request additional info) within one duty day.
- Option 3: Bring copy of insurance to TOPA office, Room 129, hospital Bldg 4408. TOPA will provide insurance verification letter (or request additional info) while the sponsor waits.

The insurance policy must be written in English or the sponsor will be required to provide a certified English translation of this proof of insurance.

The sponsor will take insurance verification letter (received from TOPA) to Pass and Registration (P&R) where they will be issued an extended base pass in accordance with current visitor policy.

### **PROCEDURES IF GUEST ARRIVES WITHOUT INSURANCE:**

When a visitor arrives at the Visitor Control Center (VCC) and there is an indication they will be on-base for greater than 24 hours, the VCC will provide a handout explaining the new insurance policy and instructions on how to obtain and prove medical insurance coverage while in Japan.

The visitor will be issued a 24-hour pass with instructions to obtain medical insurance and report to the TOPA office during duty hours, or the Urgent Care Clinic after duty hours, to obtain verification of required medical coverage.

NOTE: Not all insurance companies process applications and issue insurance within 24 hours. The VCC will issue only a limited number of 24-hour passes.

Once the sponsor receives the insurance verification letter from TOPA or the UCC, they will proceed to P&R where the guest will be issued an extended base pass in accordance with current visitor policy.

## **OBTAINING TRAVELER'S INSURANCE**

1. Medical travel insurance plans are relatively inexpensive (approx \$5/day depending on age) with medical coverage options from \$50,000 to over \$1,000,000. Most plans may be purchased online instantly (or within 24 hours) with coverage starting as early as the next day. Although many plans have similar benefits, coverage for pre-existing conditions varies significantly, ranging from zero benefits to full coverage if pre-existing conditions are controlled with medications. Almost all plans provide multilingual representatives 24 hours per day 7 days per week. Most also include emergency medical coverage and medical evacuation benefits.

2. The list below of medical plans can be found at <http://www.buyamericaninsurance.com>. The plan costs are based on the following criteria:

- a. US Citizen with international coverage (the cost for non-US citizens may vary slightly)
- b. Two travelers (aged 60-64) for 14 day trip
- c. Policy Maximum Coverage: \$100,000 w/\$250 deductible

- (1) Patriot International (\$121.80)
- (2) Atlas International (\$131.60)
- (3) Travel Gap Voyager (\$130.20)
- (4) Protection International (\$135.80)
- (5) Diplomat International (\$120.92)
- (6) Liaison Continent (\$118.44)
- (7) Liaison National (\$125.16)
- (8) Inter Medical Insurance (\$145.00)

3. The Air Force does not endorse the above listed insurance plans. We are listing them only to illustrate to our visitors approximately how much a medical insurance plan will cost. There are many medical plans at various websites offering similar benefits. All personnel visiting Japan should research multiple insurance plans to determine which plan best fits their specific needs.

4. We recommend purchasing at least \$100K of medical insurance prior to arrival at Yokota Air Base. There are limited medical insurance agencies available locally, and the cost may be considerably higher than comparable plans purchased in the United States or online.